

In the matter of:)
)
Dwayne K. Stephens)
129 Jigsaw Road)
Summerville, S.C. 29485)
)

Consent Order Imposing Administrative Penalty

– Page 1 of 3 Pages –

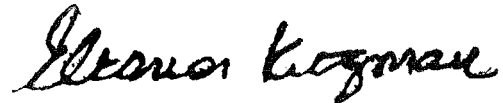
This penalty includes all expenses related to the investigation of this matter as provided in § 38-13-70 of the South Carolina Code of Administrative Laws. The parties expressly agree and understand payment of the agreed-upon penalty shall constitute full accord and satisfaction of this matter. By his signature upon this consent order, Dwayne K. Stephens acknowledges that he understands that this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2005).

Nothing contained within this administrative order should be construed to limit, or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, pursuant to S.C. Code Ann. § 38-3-110 (4) (Supp. 2005), exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that Dwayne K. Stephens shall, within thirty days from the date of this consent order, pay through the South Carolina Department of Insurance an administrative penalty in the amount of \$500.00 dollars.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and a copy be placed in Mr. Stephens' licensing file.

This consent order becomes effective as of the date of my signature below.



Eleanor Kitzman
Director

February 13, 2007
At Columbia, South Carolina

I CONSENT:

Dwayne K. Stephens
Signature

Dwayne K. Stephens
Printed Name

Agent
Title

Address: 129 Jigsaw Road
Summerville, South Carolina 29485

Dated this 22 day of January 2007.